

**The Church of Scotland
Lochgoilhead & Kilmorich Church**

Receipts & Payments Account

2025

Congregation No 201278

Charity No SCO06458

Reference and Administrative Information

Charity Name: Lochgoilhead and Kilmorich Church

Charity Registration Number: SC006458

Congregation Reference Number: 201278

Contact Address
Mrs Lorna Alexander
7 Donich View
Lochgoilhead
Argyll
PA24 8AP

Trustees: Kirk Session

Mrs L Alexander, Mr N Callender
Mr A Burgess, Mr James Sim
Mr A MacCallum, Mr R MacDiarmid
Mrs L Drew, Dr Heather Cubie

Principal Office-Bearers

Minister: Rev Dorothy Wallace
Session Clerk: Mrs Lorna Alexander/Mrs Lorraine Drew
Church Treasurer: Mrs Jean Ferguson

Independent Examiner
Miss Joyce Clow
3 Kildonan Drive
Helensburgh
G84 9SB

Bankers
Royal Bank of Scotland
Oban Branch
26 George Street
Oban Branch
PA34 5SB

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Unitary Deed of Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees.

The Kirk Session members are the elders of the church and those chosen from members of the church who are considered to have the appropriate gifts and skills.

The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. Members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church and become members of the Session.

Organisational Structure

The Kirk Session is chaired by the minister and meets several times in a year.

Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session which meets several times a year is responsible for spiritual affairs within the church.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Other activities include Services of Worship, Sunday School when required, and community activities

Trustees' Annual Report (cont)

Year ended 31 December 2025

Achievements and Performance

Regular services are held.

Financial Review

The principal source of income is Gift Aid Donations.
One fund raising Coffee Morning was held during the year.

Reserves Policy

It is the Trustees policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £15,440.

Statement of Trustees Responsibilities

The members of the Kirk Session must prepare financial statemen which give sufficient detail to enable an appreciation of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf.

Lorna Alexander



Joint Session Clerk

Lorraine Drew



Joint Session Clerk

Date: 30th March 2026

Lochgoilhead and Kilmorich Church

SC006458

Independent Examiner's Report to the Trustees of Lochgoilhead and Kilmorich Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 5 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of Independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records.

It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit, opinion on the view given by the accounts.

Independent Examiner's Statement

In the course of my examination no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements: to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Joyce Clow

Name: Joyce Clow

Address: 3 Kildonan Drive
Helensburgh
G84 9SB

Date: 31st March 2026

Lochgoilhead and Kilmorich Church

Receipts and Payments Account

Year ended 31 December 2025

	Note	2025 £	Total 2024 £
Receipts			
Donations	3	14,783	22,681
Activities for Generating Funds		948	1,365
Bank & Deposit interest		568	664
		16,299	24,710
General Trustees		3,229	5,438
Cairndow Windfarm Trust(Restricted)			-
Legacy			-
Total Receipts		19,528	30,148
Payments			
Costs of generating funds	4		
Charitable activities		28,284	30,171
		28,284	30,171
Total Payments		28,284	30,171
Excess of Receipts over Payments for the year		-8,756	-23

Lochgoilhead and Kilmorich Church

Statement of Balances

At 31 December 2025

	Funds	Total	Total
	2025	2024	
Note	£	£	£
Bank & Deposit Balances			
Bank & deposit balances brought forward	24,196	24,196	24,219
Movement in year:			
Excess of Payments over Receipts for the year	-8,756	-8,756	-23
	<u>15,440</u>	<u>15,440</u>	<u>24,196</u>

The accounts were approved by the Kirk Session on

For and on behalf of the Kirk Session and Financial Board

Lorna Alexander

Joint Session Clerk

John D.S.

Joint Session Clerk

Jean Ferguson

Treasurer

Date: 30th March 2026

Lochgoilhead and Kilmorich Church

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

No remuneration was paid.

2. Movements in Funds

	At 1 January 2025 £	Receipts £	Payments £	Transfers £	At 31 December 2025 £
Unrestricted Funds					
Designated Fabric Funds	6,650				6,650
General Fund	17,546	19,528	-28,284		8,790
Total Funds	24,196	19,528	-28,284		15,440

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property.

3. Analysis of Donations

	Unrestricted Funds 2025 £	Total 2024 £
Gift Aid Donations	7,380	11,386
Tax Recovered on Gift Aid Donations	-	5,566
Ordinary Offerings (Open Plate)	6,414	4,517
Other Offerings, Donations etc	989	1,212
Just Giving Appeal		
	<u>14,783</u>	<u>22,681</u>

Lochgailhead and Kilmorich Church

Notes to the Accounts

4. Analysis of Payments

	Unrestricted Funds 2025 £	Total 2024 £
Costs of generating funds		
Offering envelopes	-	-
Ministries & Mission allocation	15,587	13,104
Presbytery dues	752	384
Minister's expenses	1,142	-
Pulpit supply	1,000	1,625
Other staffing costs	980	980
Fabric repairs & maintenance	1,783	380
Council Tax	-	1,288
Heat and light	3,323	4,054
Insurance	3,062	2,853
Organ & music	140	2,601
Printing, stationery and postage	-	92
Other expenses	515	200
Life & Work	-	42
Argyll Forestry	-	2,568
	<u>28,284</u>	<u>30,171</u>

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund which is related to years of service. Ministers' stipends are paid in accordance with the national stipend scale.

For the year under review the minimum stipend was £32,433 and the maximum stipend (in the fifth and subsequent years) £ 39,856.

	2025 £	2024 £
Collections for Third Parties		
CHAS	-	100
	<u> </u>	<u> </u>

- APPENDIX

**FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
FOR THE BENEFIT OF THE CONGREGATION**

201278 Lochgoilhead and Kilmorich

Consolidated Fabric Fund

CAPITAL ACCOUNT	2025 £
Credit balances held at 31-December at cost	<u>42,028.24</u>
Market value of balances at 31 December	<u>58,179.20</u>

REVENUE ACCOUNT

Credit balance at 31 December	<u>56,541.23</u>
-------------------------------	-------------------------

TEMPORARY ACCOUNT

Credit balance at 31 December	<u>-</u>
-------------------------------	-----------------

Individual Fund

Purpose:

EXPENDABLE	2025 £
Credit balances held at 31 December at cost	<u>-</u>
Market value of balances at 31 December	<u>-</u>
PERMANENT ENDOWMENT	
Credit balances held at 31 December at cost	<u>-</u>
Market value of balances at 31 December	<u>-</u>